



Order Filed on January 9, 2017  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

**COLLINS, VELLA & CASELLO, LLC**

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Attorneys for the Debtors

In re:

Scott & Allison Werner

Debtors

Chapter 13 Case No.: 16-22692

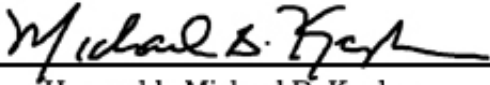
Hearing Date:

Judge: Hon. Michael B. Kaplan, U.S.B.J.

**ORDER APPROVING LOAN MODIFICATION**

The relief set forth on the following page numbered two (2) is hereby **ORDERED**.

**DATED: January 9, 2017**

  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

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Debtor: Scott & Allison Werner

Case No: 16-22692

Caption of Order: Order Approving Loan Modification

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This matter having been opened to the Court upon the motion by the Debtor to Approve a Loan Modification with M&T Bank and the Court having reviewed the certification of the Debtor in support of his motion and finding good cause for the entry of the within order.

**IT IS HEREBY ORDERED AS FOLLOWS:**

1. Debtor is granted approval to enter into a permanent loan modification.
2. If pre-petition arrears are capitalized into the loan modification, secured creditor shall amend its Proof of Claim within sixty (60) days of the date of this Order. Upon receipt of an amended Proof of Claim, the Trustee may disburse the funds being reserved pursuant to this order to other creditors in accordance with the provisions of the confirmed plan.
3. Debtors shall file an amended Schedule J and Modified Plan if applicable within thirty (30) days of this Order.